Case: 14-10018 Doc: 1 Filed: 01/03/14 Page: 1 of 45

1/03/14 2:50PM

**B1** (Official Form 1)(04/13) **United States Bankruptcy Court** Voluntary Petition Western District of Oklahoma Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): **Brush, Michael Charles** Brush, Katherine Aldean All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): AKA Katherine Aldean White; AKA Katherine Aldean Rickmon Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN xxx-xx-7897 xxx-xx-6498 Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 1022 Whisper Lane 1022 Whisper Lane Choctaw, OK Choctaw, OK ZIP Code ZIP Code 73020 73020 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Oklahoma Oklahoma Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): PO Box 30121 PO Box 30121 Oklahoma City, OK Oklahoma City, OK ZIP Code ZIP Code 73140 73140 Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) (Check one box) the Petition is Filed (Check one box) Individual (includes Joint Debtors) ☐ Health Care Business ☐ Chapter 7 See Exhibit  $\hat{D}$  on page 2 of this form. Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 ☐ Corporation (includes LLC and LLP) of a Foreign Main Proceeding ☐ Chapter 11 Railroad ☐ Partnership ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 ☐ Stockbroker ☐ Other (If debtor is not one of the above entities, of a Foreign Nonmain Proceeding Chapter 13 check this box and state type of entity below.) Commodity Broker ☐ Clearing Bank ☐ Other Nature of Debts **Chapter 15 Debtors** (Check one box) Tax-Exempt Entity Country of debtor's center of main interests: Debts are primarily consumer debts, ☐ Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization Each country in which a foreign proceeding "incurred by an individual primarily for under Title 26 of the United States by, regarding, or against debtor is pending: Code (the Internal Revenue Code). a personal, family, or household purpose." Chapter 11 Debtors Filing Fee (Check one box) Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Filing Fee to be paid in installments (applicable to individuals only). Must Check if: attach signed application for the court's consideration certifying that the Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) debtor is unable to pay fee except in installments. Rule 1006(b). See Official are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Form 3A. Check all applicable boxes: Filing Fee waiver requested (applicable to chapter 7 individuals only). Must A plan is being filed with this petition. attach signed application for the court's consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 50-99 200-999 1,000-5,000 5,001-10,000 100-10,001-25,001-50,001-OVER 49 199 100.000 Estimated Assets \$50,001 to \$100,000 \$100,001 to \$500,000 \$10,000,001 to \$50 \$500,000,001 to \$1 billion \$0 to \$50,000 \$500,001 \$1,000,001 \$50,000,001 \$100,000,001 Estimated Liabilities \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$100,000,001 \$500,000,001 More than to \$500 to \$1 billion \$1 billion \$50.001 to \$100,001 to \$500,000 \$500,001 \$50,000,001 \$100,000 to \$100 million

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**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition **Brush, Michael Charles** Brush, Katherine Aldean (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: OHSBKE 08-35452 10/31/08 Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Patrick E. Moore OBA# January 3, 2014 Signature of Attorney for Debtor(s) (Date) Patrick E. Moore OBA# 6351 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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Brush, Michael Charles Brush, Katherine Aldean

Name of Debtor(s):

B1 (Official Form 1)(04/13) Page 3

## **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## X /s/ Michael Charles Brush

Signature of Debtor Michael Charles Brush

## X /s/ Katherine Aldean Brush

Signature of Joint Debtor Katherine Aldean Brush

Telephone Number (If not represented by attorney)

## January 3, 2014

Date

## Signature of Attorney\*

## X /s/ Patrick E. Moore OBA#

Signature of Attorney for Debtor(s)

#### Patrick E. Moore OBA# 6351

Printed Name of Attorney for Debtor(s)

## Patrick E. Moore, Elizabeth Pickens

Firm Name

Patrick E. Moore, Inc., P.C. 625 N.W. 13th St. Oklahoma City, OK 73103

Address

## Email: patrickemoore@coxinet.net (405) 606-7016 Fax: (405) 606-7017

Telephone Number

## January 3, 2014

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

## Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

₹7
v

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 6 Summary (Official Form 6 - Summary) (12/13)

## **United States Bankruptcy Court** Western District of Oklahoma

In re	Michael Charles Brush,		Case No.		
	Katherine Aldean Brush				
_		Debtors	Chapter	13	
			• -		

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	31,063.44		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		32,717.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		27,398.44	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		54,076.36	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,468.35
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,447.05
Total Number of Sheets of ALL Schedu	ıles	19			
	T	otal Assets	31,063.44		
			Total Liabilities	114,191.80	

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B 6 Summary (Official Form 6 - Summary) (12/13)

## **United States Bankruptcy Court** Western District of Oklahoma

		vvestern District of Omanoma			
In re	Michael Charles Brush,		Case No.		
	Katherine Aldean Brush				
_		Debtors	Chapter	13	
			•		

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	8,207.21
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	19,191.23
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	20,415.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	47,813.44

## State the following:

Average Income (from Schedule I, Line 12)	4,468.35
Average Expenses (from Schedule J, Line 22)	3,447.05
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,348.62

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		4,201.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	8,207.21	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		19,191.23
4. Total from Schedule F		54,076.36
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		77,468.59

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B6A (Official Form 6A) (12/07)

In re

,

Michael Charles Brush, Katherine Aldean Brush

Debtors

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

1/03/14 2:50PM

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

**0** continuation sheets attached to the Schedule of Real Property

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B6B (Official Form 6B) (12/07)

In re Michael Charles Brush, Case No. \_\_\_\_\_\_
Katherine Aldean Brush

Debtors

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

				<u> </u>
	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash in debtor's possession.	J	5.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Chase Bank - Business Checking X0280 PO Box 659754 San Antonio, TX 78265	н	2.72
	homestead associations, or credit unions, brokerage houses, or cooperatives.	Chase Bank - Checking x4665 PO Box 659754 San Antonio, TX 78265	н	0.72
		Michael Brush DBA Brush Enterprises or The Little Paper		
		Chase Bank - Savings x9566 PO Box 659754 San Antonio, TX 78265	J	0.00
		Michael Brush DBA Brush Enterprises or The Little Paper		
		Chase Bank - Checking x7900 PO Box 659754 San Antonio, TX 78265	J	0.00
		Print Pub LLC		
		Chase Bank - Savings x9790 PO Box 659754 San Antonio, TX 78265	J	0.00
		Print Pub LLC		
		Tinker Federal Credit Union - Savings x4575 PO Box 45750 Tinker AFB, OK 73145	W	5.00
		Tinker Federal Credit Union - Checking x4575 PO Box 45750 Tinker AFB, OK 73145	W	10.00

Sub-Total > 23.44 (Total of this page)

**<sup>3</sup>** continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re Michael Charles Brush, Katherine Aldean Brush

Case No.
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1/03/14 2:50PM

## Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Residential deposit through debtors landlord (Renee Ore).	J	1,325.00
	fandiords, and others.		Utility deposit through Cox Cable.	J	50.00
4.	Household goods and furnishings, including audio, video, and computer equipment.		Couch, chair and dining room table financed in the debtors possession.	J	1,200.00
	computer equipment.		Household goods at the Debtor's residence.	J	185.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Wearing apparel in Debtor's possession.	J	150.00
7.	Furs and jewelry.		Misc jewelry in debtors possession.	J	5.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life insurance policy through Shelter.	J	500.00
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

Sub-Total > 3,415.00 (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re Michael Charles Brush, Katherine Aldean Brush

Case No.

1/03/14 2:50PM

## Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Prope	rty N O N E	! I	Description and Location of I	Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
15. Government and corp and other negotiable a nonnegotiable instrum	nd					
16. Accounts receivable.	Х					
17. Alimony, maintenance property settlements to debtor is or may be en particulars.	which the					
18. Other liquidated debts including tax refunds.						
19. Equitable or future int estates, and rights or pexercisable for the ber debtor other than those Schedule A - Real Pro	owers refit of the e listed in					
20. Contingent and nonco interests in estate of a death benefit plan, life policy, or trust.	decedent,					
21. Other contingent and claims of every nature tax refunds, countercladebtor, and rights to so Give estimated value of	, including nims of the etoff claims.					
22. Patents, copyrights, ar intellectual property. C particulars.						
23. Licenses, franchises, a general intangibles. G particulars.						
24. Customer lists or othe containing personally information (as define § 101(41A)) provided by individuals in connobtaining a product or the debtor primarily for family, or household p	identifiable d in 11 U.S.C. to the debtor ection with service from r personal,					

Sub-Total > (Total of this page)

0.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re Michael Charles Brush, Katherine Aldean Brush

Case No.
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## Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.	2013 Nissan Versa VIN# 3N1CN7AP2DL849769  Debtors purchased vehicle in June 2013 on a 71 month term.	J	13,325.00
	2014 Nissan Versa VIN# 3N1CN7AP1EL817087  Debtors purchased vehicle in June 2013 on a 71	J	14,000.00
	month term.		
26. Boats, motors, and accessories.	Х		
27. Aircraft and accessories.	Х		
28. Office equipment, furnishings, and supplies.	One chair and two desk in debtors possession.	J	100.00
29. Machinery, fixtures, equipment, and supplies used in business.	Two laptops that are used for the debtors business	. J	200.00
30. Inventory.	X		
31. Animals.	x		
32. Crops - growing or harvested. Give particulars.	х		
33. Farming equipment and implements.	х		
34. Farm supplies, chemicals, and feed.	X		
35. Other personal property of any kind not already listed. Itemize.	X		

27,625.00 Sub-Total > (Total of this page) 31,063.44 Total >

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6C (Official Form 6C) (4/13)

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In re	Michael Charles Brush,
	Katherine Aldean Brush

1/03/14 2:50PM

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte
■ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 H C C 8522/b)(2)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings Couch, chair and dining room table financed in the debtors possession.	11 U.S.C. § 522(d)(3)	9.00	1,200.00
Household goods at the Debtor's residence.	11 U.S.C. § 522(d)(3)	185.00	185.00
Wearing Apparel Wearing apparel in Debtor's possession.	11 U.S.C. § 522(d)(3)	150.00	150.00
<u>Furs and Jewelry</u> Misc jewelry in debtors possession.	11 U.S.C. § 522(d)(4)	5.00	5.00
Interests in Insurance Policies Life insurance policy through Shelter.	11 U.S.C. § 522(d)(5)	500.00	500.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2013 Nissan Versa VIN# 3N1CN7AP2DL849769	11 U.S.C. § 522(d)(2)	0.00	13,325.00
Debtors purchased vehicle in June 2013 on a 71 month term.			
2014 Nissan Versa VIN# 3N1CN7AP1EL817087	11 U.S.C. § 522(d)(2)	0.00	14,000.00
Debtors purchased vehicle in June 2013 on a 71 month term.			
Office Equipment, Furnishings and Supplies One chair and two desk in debtors possession.	11 U.S.C. § 522(d)(5)	100.00	100.00
Machinery, Fixtures, Equipment and Supplies Used Two laptops that are used for the debtors business.	<u>d in Business</u> 11 U.S.C. § 522(d)(5)	200.00	200.00

Total: 1,149.00 29,665.00

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B6D (Official Form 6D) (12/07)

In re	Michael Charles Brush,
	Katherine Aldean Brush

Case No.		

1/03/14 2:50PM

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	10	1	should Mills I birt on Occasioni	1.	U	Ъ	AMOUNTEOF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	ء ا د	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN		LIQUI	I SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. x1001			6/2013		ΙE			
Capital One Auto Finance 3905 N Dallas Pkwy Plano, TX 75093		J	Purchase Money Security 2013 Nissan Versa VIN# 3N1CN7AP2DL849769 Debtors purchased vehicle in June 201 on a 71 month term.	3	D			
			Value \$ 13,325.00				14,905.00	1,580.00
Account No. x1940			6/2013 Purchase Money Security					
Chase Auto ATTN: National Bankruptcy Dept PO Box 295015			2014 Nissan Versa VIN# 3N1CN7AP1EL817087					
Phoenix, AZ 85038		J	Debtors purchased vehicle in June 201 on a 71 month term.	3				
	4	+	Value \$ 14,000.00	_	_	Ш	16,621.00	2,621.00
Progressive 11629 South 700 East Suite 250 Draper, UT 84020		J	11/2013  Purchase Money Security  Couch, chair and dining room table financed in the debtors possession.					
			Value \$ 1,200.00				1,191.00	0.00
Account No.			Value \$					
O continuation sheets attached Subtotal (Total of this page)			32,717.00	4,201.00				
			(Report on Summary of		Γota dule		32,717.00	4,201.00

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B6E (Official Form 6E) (4/13)

In re Michael Charles Brush, Katherine Aldean Brush

Case No.

1/03/14 2:50PM

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

### **■** Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### ☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

## ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

## ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ☐ Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

## ■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

## ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

2 continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	Michael Charles Brush,	Case No.
	Katherine Aldean Brush	

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

## **Domestic Support Obligations**

1/03/14 2:50PM

TYPE OF PRIORITY UNLLQULDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. xxxxxx2851 1998 **Back child support** Ohio CSPC 0.00 PO Box 182372 Columbus, OH 43218 J 8,207.21 8,207.21 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 2 continuation sheets attached to

(Total of this page)

Schedule of Creditors Holding Unsecured Priority Claims

8,207.21

8,207.21

Case: 14-10018 Doc: 1 Filed: 01/03/14 Page: 15 of 45

B6E (Official Form 6E) (4/13) - Cont.

In re Michael Charles Brush, Case No. \_\_\_\_\_\_\_
Katherine Aldean Brush

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

1/03/14 2:50PM

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER J С (See instructions.) Back taxes Account No. xx4497 2006 - \$7037.90 2007 - \$7866.25 Internal Revenue Service 14,904.15 55 N. Robinson Oklahoma City, OK 73102 J 14,904.15 0.00 Account No. xxxxxxxxx4790 2009 - 2010 \$528.99 - 2009 **Ohio Department of Taxation** \$3758.09 - 2010 4,287.08 PO Box 530 Columbus, OH 43216 4,287.08 0.00 Account No. Account No. Account No. Subtotal 19,191.23 Sheet **2** of **2** continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 19,191.23 0.00 Total 19,191.23

(Report on Summary of Schedules)

8,207.21

27,398.44

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B6F (Official Form 6F) (12/07)

In re	Michael Charles Brush, Katherine Aldean Brush		Case No.	
_		Debtors	,	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no electrons holding unsecur	cu c	14111	is to report on this senedule 1.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N L L N G	L Q D	P U T F	S P U T	AMOUNT OF CLAIM
Account No. <b>x2429,x3430</b>			Opened 3/01/13 Last Active 12/07/13 Credit Card	T	T E D			
Capital 1 Bank Attn: Bankruptcy Dept. Po Box 30285 Salt Lake City, UT 84130		н						785.00
Account No. xxxx6471			Opened 1/01/10 Collection Attorney Shaw D.D.S.			Ī	Ť	
Choice Recovery 1550 Old Henderson Rd St Columbus, OH 43220		н	Conconent y the state of the st					
						L		446.00
Account No. xxxx9633  Choice Recovery 1550 Old Henderson Rd St Columbus, OH 43220		н	Opened 6/01/13 Collection Attorney Warner Cabl-Swo					
								194.00
Account No. xxx2574  Cnac/in116 Jd Byrider 12802 Hamilton Crossing Blvd Carmel, IN 46032		w	Opened 11/01/07 Last Active 5/01/09 Automobile - Repo on a grand prix					5,249.00
continuation sheets attached			(Total of	Subt			)	6,674.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael Charles Brush,	Case No.
	Katherine Aldean Brush	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	ç	U	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		QU L D	T E	AMOUNT OF CLAIM
Account No. xxxxxx2737			Opened 5/01/13	] ⊤	Ā T E D		
Credit Control Corp 11821 Rock Landing Dr Newport News, VA 23606		н	Collection Attorney Cox Communications Ok City Se		D		73.00
Account No. xx-xxxx-2723			2013	П	П		
lans Enterprises PO Box 10538 Oklahoma City, OK 73140		J	Lawsuit - Business Debt				20,787.20
	L			Ш	_		20,767.20
Account No. xxxxxx4281  Midland Funding 8875 Aero Drive, Suite 200 San Diego, CA 92123		w	Opened 5/01/08 Factoring Company Account Aspen Mastercard				907.00
Account No. xxx4-001	┢		2013	H	Г		
Midtown Attorneys PC 1213 N. Classen Blvd Oklahoma City, OK 73106		J	Lawyer Fees				1,512.68
Account No. xxxx5576	┪		Opened 3/01/11	$\forall$	М		
Pinnacle Credit Service Attn: Bankruptcy Po Box 640 Hopkins, MN 55343		w	Factoring Company Account Verizon Wireless				1,881.00
Sheet no. 1 of 2 sheets attached to Schedule of				Subt	ota	.1	05.400.60
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his J	pag	ge)	25,160.88

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael Charles Brush,	Case No.
	Katherine Aldean Brush	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGEN	QU	2	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx7827  Progressive Insurance PO Box 32160 Tampa, FL 33631		J	2013 Insurance Dues	T —	D A T E D			246.48
Account No. xxx8625  U S Dept Of Ed/fisl/at Attn: Bankruptcy 61 Forsythe St Room 19t89 Atlanta, GA 30303		w	Opened 12/01/93 Educational					20,415.00
Account No. xx2921  Villas of Englewood 507 South Main Street Englewood, OH 45322		J	Apartment Fees					1,200.00
Account No. x9638  West End Bank Sb P O Box 190 Richmond, IN 47375		Н	Opened 9/01/11 Last Active 10/28/13 Automobile					380.00
Account No.								
Sheet no. <b>2</b> of <b>2</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-1		(Total of	Sub this			- 1	22,241.48
			(Report on Summary of S		Γota dule		- 1	54,076.36

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B6G (Official Form 6G) (12/07)

In re

Michael Charles Brush, Katherine Aldean Brush Case No.

1/03/14 2:50PM

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Renee Ore 1022 Whisper Lane Choctaw, OK 73020

Rent a Center 7024 SE 15th Street Oklahoma City, OK 73110 Residential lease that began in July 2013 and is scheduled to end in July 2014. Debtor's pay \$1325 a month and they wish to keep this lease.

Computer, King Mattress and Bed frame in the debtors possession. The debtors pay \$275.05 a month and they wish to keep this lease.

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B6H (Official Form 6H) (12/07)

In re Michael Charles Brush, Katherine Aldean Brush

1/03/14 2:50PM

Debtors

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case: 14-10018 Doc: 1 Filed: 01/03/14 Page: 21 of 45

1/03/14 2:51PM

	in this information to identify your	case.		1
	, ,	arles Brush		
	btor 2 Katherine A	Aldean Brush		
Un	ited States Bankruptcy Court for th	e: WESTERN DISTRIC	T OF OKLAHOMA	
	se number nown)		<u>.</u>	Check if this is:  ☐ An amended filing ☐ A supplement showing post-petition chapter
_	fficial Form B 6I			13 income as of the following date:  MM / DD/ YYYY
S	chedule I: Your Inc	ome		12/13
spo	use. If you are separated and yo	our spouse is not filing w . On the top of any additi	ith you, do not include informat	ving with you, include information about your ion about your spouse. If more space is needed, d case number (if known). Answer every question
1.	Fill in your employment			
•	information.		Debtor 1	Debtor 2 or non-filing spouse
	information.  If you have more than one job, attach a separate page with information about additional	Employment status	Debtor 1  ■ Employed □ Not employed	Debtor 2 or non-filing spouse  ■ Employed □ Not employed
	If you have more than one job, attach a separate page with	Employment status Occupation	■ Employed	■ Employed
	If you have more than one job, attach a separate page with information about additional		■ Employed □ Not employed	■ Employed

## Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

1-877-282-6372 - 7

months

How long employed there?

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross Income. Add line 2 + line 3.

			non-	filing spouse
2.	\$	4,427.01	\$	0.00
۷.	Ψ_	4,427.01	Ψ	0.00
3.	+\$	0.00	+\$ _	0.00
4.	\$	4,427.01	\$	0.00
••	Ι Ψ -	7,727.01		0.00

For Debtor 2 or

For Debtor 1

Case: 14-10018 Doc: 1 Filed: 01/03/14 Page: 22 of 45

	tor 1 tor 2	Michael Charles Brush Katherine Aldean Brush	_	Case	number ( <i>if known</i> )				
				For	Debtor 1		or Debtor : on-filing s		
	Cop	by line 4 here	4.	\$	4,427.01	\$		0.00	-
5.	List	t all payroll deductions:							
-	5a.		5a.	\$	845.40	\$		0.00	
	5b.	Mandatory contributions for retirement plans	5b.	<b>\$</b> —	0.00	\$		0.00	_
	5c.	Voluntary contributions for retirement plans	5c.	\$_	0.00	\$		0.00	_
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$		0.00	_
	5e.	Insurance	5e.	\$	34.87	\$		0.00	=
	5f.	Domestic support obligations	5f.	\$	0.00	\$		0.00	<u>-</u> '
	5g.	Union dues	5g.	\$	0.00	\$		0.00	 -
	5h.	Other deductions. Specify:	5h.+	\$	0.00	+ \$		0.00	_
6.	Add	d the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	880.27	\$		0.00	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	3,546.74	\$		0.00	_
8.	List 8a.	profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0.0	<b>r</b>	cac ao	¢		205 04	
	8b.	monthly net income.  Interest and dividends	8a. 8b.	\$_ \$	636.00	\$ \$		285.61	_
	8c. 8d.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		\$ \$	0.00	\$ \$		0.00 0.00 0.00	_
	8e.		8e.	ς <u>Ψ</u> _	0.00	\$		0.00	_
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income		\$	0.00	\$_ \$_		0.00	<del>-</del> -
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	+ \$		0.00	_
9.	Ado	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	636.00	\$		285.6	1
10.	Cal	culate monthly income. Add line 7 + line 9.	10. \$		4,182.74 + \$		285.61	= \$	4,468.35
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.							.,
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, you er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not ecify:	r deper		•	•		e J. +\$	0.00
12.		d the amount in the last column of line 10 to the amount in line 11. The rete that amount on the Summary of Schedules and Statistical Summary of Certailies						\$	4,468.35
13.	Do	you expect an increase or decrease within the year after you file this form	1?					Combin monthl	ned ly income
	_	Yes. Explain: Debtors do not reasonably anticipate any chang	es in i	ոշոր	ne within the	next	vear.		
	_	unit is a not reaconably unitioipate any onang	JJ 111 1				<i>y</i> • • • • • • • • • • • • • • • • • • •		

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Fill	in this informa	tion to identify	your case:				
Deb	tor 1	Michael Cl	harles Brush		Check	if this is:	
Dob	tor 2	Katharina	Aldean Brush			n amended filing	
	ouse, if filing)	Katherine	Aldean Brush			supplement showing penses as of the follo	post-petition chapter 13 owing date:
Unit	ted States Banl	kruptcy Court fo	r the: WESTERN DISTRICT OF OKL	AHOMA	<u> </u>	MM / DD / YYYY	
Case	e number				Па	senarate filing for De	ebtor 2 because Debtor 2
(If k	nown)					aintains a separate ho	
Of	ficial Fo	orm B 6J					
			- Expenses				12/12
Be a	s complete ar rmation. If m	nd accurate as p	possible. If two married people are filingleded, attach another sheet to this form.				
Part		ribe Your House	ehold				
1.	Is this a join						
	☐ No. Go to						
	Yes. Does	s Debtor 2 live	in a separate household?				
	■ N	Vo					
	□ <i>Y</i>	es. Debtor 2 mu	st file a separate Schedule J.				
2.	Do you have	e dependents?	■ No				
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes. Fill out this information for each dependent	Dependent's relations Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
		the dependents'					□ No
	names.						Yes
							□ No □ Yes
							☐ Yes
							☐ Yes
							□ No
							☐ Yes
3.	expenses of yourself and	enses include people other the l your depender					
Part			ing Monthly Expenses		14:	- Chantau 12 aan 4	
expe			r bankruptcy filing date unless you are unkruptcy is filed. If this is a supplemen				
			on-cash government assistance if you k d it on <i>Schedule I: Your Income</i> (Offici			Your expe	enses
4.		or home owners	hip expenses for your residence. Include	e first mortgage payments	4. \$	_	1,325.00
	If not includ						
	4a. Real e	estate taxes			4a. \$		0.00
			s, or renter's insurance		4b. \$		0.00
		•	epair, and upkeep expenses		4c. \$		0.00
			tion or condominium dues		4d. \$		0.00
5.	Additional r	nortgage paym	ents for your residence, such as home eq	quity loans	5. \$		0.00

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Deb Deb	tor 1 tor 2	Michael Charles Brush Katherine Aldean Brush	ase num	nber (if known)	
6.	Utili	ties:			
٠.	6a.	Electricity, heat, natural gas	6a.	\$	215.00
	6b.	Water, sewer, garbage collection	6b.	\$	0.00
	6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	0.00
	6d.	Other. Specify: Cable	6d.	\$	80.00
		Cell Phone	_	\$	193.00
7.	Food	I and housekeeping supplies	<b>-</b> 7.	\$	565.00
8.		dcare and children's education costs	8.		0.00
9.		hing, laundry, and dry cleaning	9.	· ·	100.00
10.		onal care products and services	10.		50.00
11.		ical and dental expenses	11.	· ·	0.00
12.		sportation. Include gas, maintenance, bus or train fare.	11.	Ψ	0.00
12.		ot include car payments.	12.	\$	250.00
13.		rtainment, clubs, recreation, newspapers, magazines, and books	13.	\$	150.00
14.		ritable contributions and religious donations	14.	· · ————	50.00
		rance.		Ψ	30.00
10.		ot include insurance deducted from your pay or included in lines 4 or 20.			
	15a.	Life insurance	15a.	\$	0.00
	15b.	Health insurance	15b.	\$	0.00
	15c.	Vehicle insurance	15c.	\$	194.00
	15d.	Other insurance. Specify:	15d.	\$	0.00
16.	Taxe	es. Do not include taxes deducted from your pay or included in lines 4 or 20.	_		0.00
	Spec	* * *	16.	\$	0.00
17.	Insta	allment or lease payments:	_		
	17a.	Car payments for Vehicle 1	17a.	\$	0.00
	17b.	Car payments for Vehicle 2	17b.	\$	0.00
	17c.	Other. Specify:	17c.	\$	0.00
	17d.	Other. Specify:	_ 17d.	\$	0.00
18.		r payments of alimony, maintenance, and support that you did not report as deducted	_		
		a your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$	0.00
19.	Othe	er payments you make to support others who do not live with you.		\$	0.00
	Spec	ify:	19.		
20.	Othe	er real property expenses not included in lines 4 or 5 of this form or on Schedule I: You	r Incom	ie.	
	20a.	Mortgages on other property	20a.		0.00
	20b.	Real estate taxes	20b.	\$	0.00
	20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e.	Homeowner's association or condominium dues	20e.	\$	0.00
21.	Othe	er: Specify: Rent a Center	21.	+\$	275.05
22.		r monthly expenses. Add lines 4 through 21.	22.	\$	3,447.05
22		result is your monthly expenses.			
25.		ulate your monthly net income.	22-	¢	4.460.05
		Copy line 12 (your combined monthly income) from Schedule I.	23a.		4,468.35
	23b.	Copy your monthly expenses from line 22 above.	23b.	-\$	3,447.05
	23c.	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	1,021.30
24.	Do y	ou expect an increase or decrease in your expenses within the year after you file this fo	rm?		

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.
-----

☐ Yes. Explain: Debtors do not reasonably anticipate any changes in expenses within the next year.

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court** Western District of Oklahoma

In re	Michael Charles Brush Katherine Aldean Brush		Case No.	
		Debtor(s)	Chapter	13

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.					
Date	January 3, 2014	Signature	/s/ Michael Charles Brush Michael Charles Brush Debtor			
Date	January 3, 2014	Signature	/s/ Katherine Aldean Brush Katherine Aldean Brush Joint Debtor			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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## **United States Bankruptcy Court** Western District of Oklahoma

In re	Michael Charles Brush Katherine Aldean Brush		Case No.	
		Debtor(s)	Chapter	13

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

## 1. Income from employment or operation of business

None 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT <b>\$29,157.65</b>	SOURCE 2013 - Terminix - Debtor
\$4,719.00	2012 - Office Ventures - Debtor
\$29,360.00	2011 - Income - Debtor
\$5,538.00	2012 - ADP Totalsource - Debtor
\$2,220.00	2012 - Daiohs First Choice Services - Debtor

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## 2. Income other than from employment or operation of business

None П

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

\$16,083.76 2013 - Brush Enterprises \$9,804.14 2013 - Little OKC Paper

2012 - Business Income 1099 for lans Enterprise - Katherine \$2,550.00

\$25,517.00 2011 - Business Income - Debtor

#### 3. Payments to creditors

## None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL AMOUNT PAID **PAYMENTS** OF CREDITOR **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** DATES OF PAID OR PAYMENTS/ AMOUNT STILL VALUE OF NAME AND ADDRESS OF CREDITOR **TRANSFERS** OWING **TRANSFERS** 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND AMOUNT STILL DATE OF PAYMENT AMOUNT PAID RELATIONSHIP TO DEBTOR OWING

## 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER lans Enterprise LLC vs Michael Brush, Katherine Brush, Brush Enterprises LLC dba The Little OKC Paper CJ-2013-2723

NATURE OF PROCEEDING Transfer Case -**Small Claims to** 

Civil

COURT OR AGENCY AND LOCATION

In the District Court in and for

STATUS OR DISPOSITION **Judgment** 

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Oklahoma County, Oklahoma

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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CAPTION OF SUIT NATURE OF COURT OR AGENCY AND CASE NUMBER PROCEEDING AND LOCATION lans Enterprise LLC vs Michael & Katherine Indebtness **Brush** 

DISPOSITION In the District Court in and for Transferred to Oklahoma County, Oklahoma **Another** Jurisdiction

STATUS OR

None 

SC-2013-6255

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

lans Enterprose LLC - Chad Taylor Riggs, Abney, Neal, Turpen, Orbison & Lewis 5801 Broadway Ext Suite 101 Oklahoma City, OK 73118

DESCRIPTION AND VALUE OF DATE OF SEIZURE **PROPERTY** 12/31/2013

Wages garnished in the total amount of \$418.57.

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

## 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY** 

### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

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#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE
OF PROPERTY
Mercedes Benz

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

AMOUNT OF MONEY

OR DESCRIPTION AND VALUE

Vehicle was damaged in the 2013 tornadoes in Moore. Insurance covered all but \$500.00

5/2013

.......

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Patrick E. Moore, Inc., P.C. 625 N.W. 13th St. Oklahoma City, OK 73103

Access Counseling 633 W. 5th Street Suite 26001 Los Angeles, CA 90071 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 12/30/2013 - \$1031.00

THAN DEBTOR OF PROPERTY
/30/2013 - \$1031.00 \$750.00 - Attorney Fees
\$281.00 - Filing Fees

1/1/2013 \$9.00 - Credit Counseling

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

## 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

Chase 14483 NE 23rd Street Choctaw, OK 73020 NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY Michael and Katheine Brush

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

Social security cards and other personal records.

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

•

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 1022 Whisper Lane Choctaw, OK 73020

104 Esther Drive Lewisburg, OH

7804 Irvington Ave Dayton, OH 45415

NAME USED
Katherine Aldean Brush
Michael C Brush

Michael C Brush Katherine Aldean Brush

Michael C Brush

Katherine Aldean Brush

DATES OF OCCUPANCY

4/2012-7/2013

9/2011 - 4/2012

2010 - 8/2011

## 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

NOTICE LAW

GOVERNMENTAL UNIT

NOTICE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

## 18. Nature, location and name of business

None

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS **Advertising business** 

BEGINNING AND ENDING DATES

2011 - current

The Little Paper - Debtor

NAME

7897

1022 Whisper Lane Choctaw, OK 73020

\_\_\_\_\_

Print Pub 6498

1022 Whisper Lane Choctaw, OK 73020 Printing Business 2

2013 - Now

Software Copyright (c) 1996-2013 Best Case, LLC - www.bestcase.com

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None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Reliable Tax and Bookkeeping 2004 Needmore Road Dayton, OH 45414 DATES SERVICES RENDERED

Debtor has filed taxes with Reliable tax
in 2012 & 2011.

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None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

## 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

11011

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

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B7 (Official Form 7) (04/13)

8

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

**NAME** 

**ADDRESS** 

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 3, 2014 Signature /s/ Michael Charles Brush

**Michael Charles Brush** 

Debtor

Date January 3, 2014 Signature /s/ Katherine Aldean Brush

Katherine Aldean Brush

Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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## United States Bankruptcy Court Western District of Oklahoma

In r	Michael Charles Brush  Katherine Aldean Brush		Case No.	
	Tallion Talasi. Diagn.	Debtor(s)	Chapter	13
	DISCLOSURE OF COMPENS	SATION OF ATTOR	RNEY FOR DE	BTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(compensation paid to me within one year before the filing of be rendered on behalf of the debtor(s) in contemplation of contemplation.	of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept			3,500.00
	Prior to the filing of this statement I have received		\$	750.00
	Balance Due		\$	2,750.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compens	sation with any other person	unless they are memb	pers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names			
5.	In return for the above-disclosed fee, I have agreed to rende	er legal service for all aspect	s of the bankruptcy c	ase, including:
	<ul><li>a. Analysis of the debtor's financial situation, and renderin</li><li>b. Preparation and filing of any petition, schedules, statem</li><li>c. Representation of the debtor at the meeting of creditors</li><li>d. [Other provisions as needed]</li></ul>	ent of affairs and plan which	may be required;	
6.	By agreement with the debtor(s), the above-disclosed fee do Representation of the debtors in any reaffi avoidances, relief from stay actions preparavoidance of liens on household goods, or	rmation agreement negoration and filing of motion	otiations, discharg ons pursuant to 11	
		CERTIFICATION		
	I certify that the foregoing is a complete statement of any agbankruptcy proceeding.	greement or arrangement for	payment to me for re	presentation of the debtor(s) in
Date	ed: <b>January 3, 2014</b>	/s/ Patrick E. Moo	re OBA#	
		Patrick E. Moore	OBA# 6351	
				5
		625 N.W. 13th St.	шо., г.о.	
		Oklahoma City, O		,
		Patrick E. Moore, Patrick E. Moore, 625 N.W. 13th St.	Elizabeth Pickens Inc., P.C. K 73103 ax: (405) 606-7017	

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1/03/14 2:51PM B 201A (Form 201A) (11/12)

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF OKLAHOMA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

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B 201B (Form 201B) (12/09)

## **United States Bankruptcy Court** Western District of Oklahoma

	Michael Charles Brush		G. V	
In re	Katherine Aldean Brush		Case No.	
		Debtor(s)	Chapter	13

## CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

## **Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Michael Charles Brush Katherine Aldean Brush	/ /s/ Michael Charles Brush	January 3, 2014
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	/s/ Katherine Aldean Brush	January 3, 2014
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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## United States Bankruptcy Court Western District of Oklahoma

In re	Michael Charles Brush Katherine Aldean Brush		Case No.	
	Ratio Macail Brasil	Debtor(s)	Chapter	13
	VERIFI	CATION OF CREDITOR	R MATRIX	
The abo	ove-named Debtors hereby verify that the	he attached list of creditors is true and	correct to the best of	of their knowledge.
Date:	January 3, 2014	/s/ Michael Charles Brush		
		Michael Charles Brush		
		Signature of Debtor		
Date:	January 3, 2014	/s/ Katherine Aldean Brush		
		Katherine Aldean Brush		

Signature of Debtor

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040012120020 20012 1 11041 02/00/21 1 4g01 00 01 10

B 22C (Official Form 22C) (Chapter 13) (04/13)

In re	Michael Charles Brush Katherine Aldean Brush	According to the calculations required by this statement:  The applicable commitment period is 3 years.
G 11	Debtor(s)	■ The applicable commitment period is 5 years.
Case N	umber: (If known)	■ Disposable income is determined under § 1325(b)(3).
	(II KIIOWII)	☐ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Par	t I.	REPORT OF IN	COM	IE				
	Marita	l/filing status. Check the box that applies a	nd c	omplete the balance	e of	this part of this state	ment	as directed.		
1	a.   Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.									
	b. ■ M	Iarried. Complete both Column A ("Debto	r's l	Income") and Col	umn	B ("Spouse's Incor	ne'')	for Lines 2-10		
		res must reflect average monthly income rea						Column A		Column B
		r months prior to filing the bankruptcy case						Debtor's		Spouse's
		ng. If the amount of monthly income varied anth total by six, and enter the result on the a			, you	must divide the		Income		Income
2	-	wages, salary, tips, bonuses, overtime, con	_	•			d.	4 407 04	ф	0.00
							\$	4,427.01	\$	0.00
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.									
	a. (	Gross receipts	\$	Debtor <b>1,189.81</b>	¢	Spouse <b>787.55</b>				
		Ordinary and necessary business expenses	\$	553.81		501.94				
		Business income		btract Line b from			\$	636.00	\$	285.61
4		ropriate column(s) of Line 4. Do not enter a the operating expenses entered on Line b								
	a. (	Gross receipts	\$	0.00		0.00				
		Ordinary and necessary operating expenses	\$	0.00		0.00				
	c. I	Rent and other real property income	Sı	btract Line b from	Line	e a	\$	0.00	\$	0.00
5	Interes	t, dividends, and royalties.					\$	0.00	\$	0.00
6	Pension	and retirement income.					\$	0.00	\$	0.00
7	expense purpose debtor's	nounts paid by another person or entity, of es of the debtor or the debtor's dependent e. Do not include alimony or separate main is spouse. Each regular payment should be reduced to Column A, do not report that payment in Column A.	s, ir tena por	ncluding child sup ance payments or a ted in only one col	<b>port</b> moui	paid for that nts paid by the	\$	0.00	\$	0.00
8	However benefit or B, bu	loyment compensation. Enter the amount i er, if you contend that unemployment compounder the Social Security Act, do not list that instead state the amount in the space below bloyment compensation claimed to	ensa e an w:	ation received by you nount of such comp	ou or bensa	your spouse was a tion in Column A				
		enefit under the Social Security Act Debtor	: \$	<b>0.00</b> Sp	ouse	\$ 0.00	\$	0.00	\$	0.00

					_	
9	Income from all other sources. Specify sources on a separate page. Total and enter on Line 9. maintenance payments paid by your spouse, separate maintenance. Do not include any be payments received as a victim of a war crime, international or domestic terrorism.	Do not include alimon but include all other pa enefits received under the	y or separate ayments of alimony or e Social Security Act or	s		
		Debtor	Spouse	]		
	a. b.	\$ 8	\$ \$	_   <sub>\$</sub> 0.	00   \$	0.00
10	Subtotal. Add Lines 2 thru 9 in Column A, an	1 7	1 -		<b>σ</b>	0.00
10	in Column B. Enter the total(s).			\$ 5,063.	01   \$	285.61
11	<b>Total.</b> If Column B has been completed, add L the total. If Column B has not been completed			\$		5,348.62
	Part II. CALCULAT	ION OF § 1325(b)(	4) COMMITMENT	PERIOD		
12	Enter the amount from Line 11				\$	5,348.62
13	Marital Adjustment. If you are married, but a calculation of the commitment period under § enter on Line 13 the amount of the income list the household expenses of you or your depend income (such as payment of the spouse's tax lidebtor's dependents) and the amount of income on a separate page. If the conditions for enterior.  a.  b.	1325(b)(4) does not requed in Line 10, Column Elents and specify, in the lability or the spouse's sue devoted to each purposing this adjustment do not \$	that was NOT paid on a ines below, the basis for e pport of persons other that e. If necessary, list addition	ne of your spouse, regular basis for excluding this n the debtor or the		
	C. Total and enter on Line 13	\$			\$	0.00
14	Subtract Line 13 from Line 12 and enter the	result.			1	
	Annualized current monthly income for § 13		amount from Line 14 by t	ha number 12 and	\$	5,348.62
15	enter the result.	523(b)(4). Wunupiy me	amount from Line 14 by t	ne number 12 and	\$	64,183.44
16	<b>Applicable median family income.</b> Enter the information is available by family size at www.					
	a. Enter debtor's state of residence:	OK b. Enter de	ebtor's household size:	2	\$	51,097.00
17	Application of § 1325(b)(4). Check the applic  ☐ The amount on Line 15 is less than the artop of page 1 of this statement and continu  ☐ The amount on Line 15 is not less than that the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of page 1 of this statement and continue the top of the top of the top of the top of the top	nount on Line 16. Chece with this statement.	k the box for "The applic Check the box for "The ap			
	Part III. APPLICATION OF	§ 1325(b)(3) FOR DET	TERMINING DISPOSA	BLE INCOME		
18	Enter the amount from Line 11.				\$	5,348.62
19	Marital Adjustment. If you are married, but a any income listed in Line 10, Column B that we debtor or the debtor's dependents. Specify in the payment of the spouse's tax liability or the spot dependents) and the amount of income devotes separate page. If the conditions for entering this a.	vas NOT paid on a regular ne lines below the basis to use's support of persons d to each purpose. If nec	or basis for the household or excluding the Column other than the debtor or the essary, list additional adju	expenses of the B income(such as ne debtor's		
	b.	\$				
	Total and antar on Line 10	\$			1.	
20	Total and enter on Line 19.	14 41: 100 7:	10 1 2 3		\$	0.00
20	Current monthly income for § 1325(b)(3). See	ubtract Line 19 from Lin	e 18 and enter the result.		\$	5.348.62

B 22C (Official Form 22C) (Chapter 13) (04/13)

21	Annualized current monthly in enter the result.	acome for § 1325(b)(3). N	Multip	ply the amount from Line 2	00 by the number 12 and	\$	64,183.44
22	Applicable median family inco	me. Enter the amount from	m Lin	e 16.		\$	51,097.00
23	Application of § 1325(b)(3). Cl  The amount on Line 21 is m 1325(b)(3)" at the top of pag  The amount on Line 21 is n 1325(b)(3)" at the top of pag  Part IV. (  Subpart A: 1	neck the applicable box and more than the amount on the 1 of this statement and the the thin the amount the 1 of this statement and the calculation (CALCULATION	Line comp ton I comp	22. Check the box for "Dilete the remaining parts of Line 22. Check the box for lete Part VII of this statem DEDUCTIONS FROM of the Internal Reverse contents of the	this statement.  "Disposable income is no ent. Do not complete Par OM INCOME enue Service (IRS)	ined u	under §
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous.  Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemption on your federal income tax return, plus the number of any additional dependents whom you support.  National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for					\$	1,053.00
24B	Out-of-Pocket Health Care for p Out-of-Pocket Health Care for p www.usdoj.gov/ust/ or from the who are under 65 years of age, a older. (The applicable number o be allowed as exemptions on yo you support.) Multiply Line a1 b Line c1. Multiply Line a2 by Lin c2. Add Lines c1 and c2 to obta	ersons 65 years of age or clerk of the bankruptcy c nd enter in Line b2 the ag f persons in each age cate ur federal income tax retury Line b1 to obtain a total amount a total health care amount a total amount a total amount a total amount a total health care amount a total a	older ourt.) oplica egory: urn, pl al amo ount f unt, an	. (This information is avail Enter in Line b1 the appli- ble number of persons who is the number in that categ- us the number of any addit- ount for persons under 65, for persons 65 and older, at	able at cable number of persons of are 65 years of age or cory that would currently it ional dependents whom and enter the result in Line 24B.		
	a1. Allowance per person	60	a2.	Allowance per person	144		
	b1. Number of persons	2	b2.	Number of persons	0		
	c1. Subtotal	120.00	c2.	Subtotal	0.00	\$	120.00
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is					\$	502.00
Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.							
	b. Average Monthly Payment for any debts secured by your				915.00		
	home, if any, as stated in	home, if any, as stated in Line 47			\$ 0.00 Subtract Line b from Line a.		
	c. Net mortgage/rental expe					\$	915.00
26	Local Standards: housing and 25B does not accurately comput Standards, enter any additional a contention in the space below:	e the allowance to which	you a	re entitled under the IRS F	Iousing and Utilities		
	\$1325 - \$915.00					\$	410.00

B 22C (Official Form 22C) (Chapter 13) (04/13)

	I goal Standards, transportation, vahials appretion/public transport	wtation awarea Vou are entitled to	0.00		
	Local Standards: transportation; vehicle operation/public transportation expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation.				
	Check the number of vehicles for which you pay the operating expens	ses or for which the operating expen	ses are		
27A	included as a contribution to your household expenses in Line 7. $\square$ 0				
	If you checked 0, enter on Line 27A the "Public Transportation" amo Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in the	e "Operating Costs" amount from IR			
	Census Region. (These amounts are available at www.usdoj.gov/ust/	or from the clerk of the bankruptcy	court.)	\$	488.00
27B	<b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)				0.00
	Local Standards: transportation ownership/lease expense; Vehicle you claim an ownership/lease expense. (You may not claim an owner vehicles.) □ 1 ■ 2 or more.				
		- IDC I   C4 dd T			
28	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 1, as stated in Lithe result in Line 28. <b>Do not enter an amount less than zero.</b>	court); enter in Line b the total of th	e Average		
	a. IRS Transportation Standards, Ownership Costs	\$	517.00		
	Average Monthly Payment for any debts secured by Vehicle	¢.	295.12		
	b. 1, as stated in Line 47 c. Net ownership/lease expense for Vehicle 1	\$ Subtract Line b from Line a.	293.12	\$	221.88
	Local Standards: transportation ownership/lease expense; Vehicle the "2 or more" Box in Line 28.				
29	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Lithe result in Line 29. <b>Do not enter an amount less than zero.</b>	court); enter in Line b the total of th	e Average		
29	(available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Li	court); enter in Line b the total of th	e Average		
29	(available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Li the result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle	court); enter in Line b the total of the ine 47; subtract Line b from Line a a	e Average and enter		
29	(available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Li the result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle	court); enter in Line b the total of the ine 47; subtract Line b from Line a a	e Average and enter	\$	179.99
	(available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Lithe result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly expenses.	subtract Line b from Line a a Subtract Line b from Line a a Subtract Line b from Line a.	517.00 337.01	\$	179.99
30	(available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Litthe result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in	subtract Line b from Line a a subtract Line b from Line a a subtract Line b from Line a a subtract Line b from Line a.	517.00 337.01		
	(available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Litthe result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale	subtract Line b from Line a a Subtract Line b from Line a a Subtract Line b from Line a subtract Line b from Line a.  Subtract Line b from Line a.  Expense that you actually incur for all come taxes, self employment taxes, es taxes.	517.00 337.01	\$	179.99 845.40
	(available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Litthe result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in	subtract Line b from Line a a Subtract Line b from Line a a Subtract Line b from Line a.  Subtract Line b from Line a.  Expense that you actually incur for al come taxes, self employment taxes, es taxes.  Int. Enter the total average monthly	517.00 337.01		
30	(available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Litthe result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale Other Necessary Expenses: involuntary deductions for employments.	subtract Line b from Line a a Subtract Line b from Line a a Subtract Line b from Line a.  Subtract Line b from Line a.  Expense that you actually incur for all come taxes, self employment taxes, es taxes.  Int. Enter the total average monthly retirement contributions, union due	517.00 337.01		
30	(available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Litthe result in Line 29. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as volu  Other Necessary Expenses: life insurance. Enter total average mon life insurance for yourself. Do not include premiums for insurance	subtract Line b from Line a a subtract Line b from Line a a subtract Line b from Line a subtract Line b from Line a.  Subtract Line b from Line a.  Expense that you actually incur for al accome taxes, self employment taxes, est taxes.  Int. Enter the total average monthly or retirement contributions, union due intary 401(k) contributions.  Inthly premiums that you actually pay	517.00 337.01  I federal, social es, and	\$	845.40
30	(available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Lithe result in Line 29. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as volu Other Necessary Expenses: life insurance. Enter total average mon life insurance for yourself. Do not include premiums for insurance any other form of insurance.	subtract Line b from Line a a subtract Line b from Line a a subtract Line b from Line a subtract Line b from Line a.  Subtract Line b from Line a.  Expense that you actually incur for al come taxes, self employment taxes, es taxes.  Int. Enter the total average monthly retirement contributions, union due intary 401(k) contributions.  Authly premiums that you actually pay on your dependents, for whole life.	517.00 337.01  I federal, social es, and of for term	\$	845.40
30	(available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Litthe result in Line 29. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as volu  Other Necessary Expenses: life insurance. Enter total average mon life insurance for yourself. Do not include premiums for insurance	subtract Line b from Line a a subtract Line b from Line a a subtract Line b from Line a a subtract Line b from Line a.  Subtract Line b from Line a.  Expense that you actually incur for al acome taxes, self employment taxes, es taxes.  Int. Enter the total average monthly retirement contributions, union due intary 401(k) contributions.  Authly premiums that you actually pay on your dependents, for whole life at all monthly amount that you are required.	517.00 337.01  I federal, social  es, and for term for term for term for term	\$	845.40
30 31 32	(available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Litthe result in Line 29. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as volu  Other Necessary Expenses: life insurance. Enter total average mon life insurance for yourself. Do not include premiums for insurance any other form of insurance.  Other Necessary Expenses: court-ordered payments. Enter the tot pay pursuant to the order of a court or administrative agency, such as include payments on past due obligations included in line 49.  Other Necessary Expenses: education for employment or for a phe the total average monthly amount that you actually expend for educate education that is required for a physically or mentally challenged dep	subtract Line b from Line a a subtract Line b from Line a a subtract Line b from Line a a subtract Line b from Line a.  Subtract Line b from Line a.  Expense that you actually incur for all come taxes, self employment taxes, es taxes.  Int. Enter the total average monthly retirement contributions, union due intary 401(k) contributions.  Inthly premiums that you actually pay on your dependents, for whole life that monthly amount that you are requisions all monthly amount that you are requisions or child support payments.  In the subtract Line b from Line a subtract Line b from Line a.  In the subtract Line b from Line a subtract Line b from Line a.	517.00 337.01  I federal, social  es, and  for term e or for  lired to Do not  lidd. Enter nt and for	\$ \$	0.00 21.25
30 31 32 33	(available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Litthe result in Line 29. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as volu Other Necessary Expenses: life insurance. Enter total average mon life insurance for yourself. Do not include premiums for insurance any other form of insurance.  Other Necessary Expenses: court-ordered payments. Enter the tot pay pursuant to the order of a court or administrative agency, such as include payments on past due obligations included in line 49.  Other Necessary Expenses: education for employment or for a phe the total average monthly amount that you actually expend for educated to the total average monthly amount that you actually expend for educated to the total average monthly amount that you actually expend for educated to the total average monthly amount that you actually expend for educated to the total average monthly amount that you actually expend for educated to the total average monthly amount that you actually expend for educated to the total average monthly amount that you actually expend for educated to the total average monthly amount that you actually expend for educated to the total average monthly amount that you actually expend for educated to the total average monthly amount that you actually expend for educated to the total average monthly expend for educated to the total	subtract Line b from Line a a subtract Line b from Line a a subtract Line b from Line a a subtract Line b from Line a.  Subtract Line b from Line a.  Expense that you actually incur for all come taxes, self employment taxes, es taxes.  Int. Enter the total average monthly retirement contributions, union due intary 401(k) contributions.  Inthly premiums that you actually pay on your dependents, for whole life that monthly amount that you are requisions all monthly amount that you are requisions or child support payments.  In the subtract Line b from Line a subtract Line b from Line a.  In the subtract Line b from Line a subtract Line b from Line a.	517.00 337.01  I federal, social  es, and  for term e or for  lired to Do not  lidd. Enter nt and for	\$ \$	0.00 21.25

B 22C (Official Form 22C) (Chapter 13) (04/13)

36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.	\$ 0.00
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$ 0.00
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$ 4,756.52
	Subpart B: Additional Living Expense Deductions	
	Note: Do not include any expenses that you have listed in Lines 24-37	
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.	
39	a. Health Insurance \$ 34.87	
	b. Disability Insurance \$ 0.00	
	c. Health Savings Account \$ 0.00	
	Total and enter on Line 39	\$ 34.87
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:	
	\$	
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$ 0.00
41	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$ 0.00
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$ 0.00
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$ 0.00
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$ 0.00
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	\$ 0.00

				Subpart C: Deductions for De	ebt l	Payment			
47	ov ch sc ca	wn, neck theo ise,	list the name of creditor, ident whether the payment include luled as contractually due to ea	ns. For each of your debts that is secured tify the property securing the debt, state is taxes or insurance. The Average Month ach Secured Creditor in the 60 months for ist additional entries on a separate page.	the A	Average Monthly ayment is the to ving the filing of	y Payment, and otal of all amounts f the bankruptcy		
		<u> </u>	Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance		
				2013 Nissan Versa VIN# 3N1CN7AP2DL849769		T u j mone	or mountaine		
		a.	Capital One Auto Finance	Debtors purchased vehicle in June 2013 on a 71 month term.	\$	295.12	□yes ■no		
				2014 Nissan Versa VIN# 3N1CN7AP1EL817087					
		b.	Chase Auto	Debtors purchased vehicle in June 2013 on a 71 month term.	\$	337.01	□yes ■no		
		c.	Progressive	Couch, chair and dining room table financed in the debtors possession.	\$	25.31	□yes ■no		
					Т	otal: Add Lines		\$	657.44
	su	ıms	in default that must be paid in	to maintain possession of the property.  order to avoid repossession or foreclost additional entries on a separate page.  Property Securing the Debt		1/60th of		\$	0.00
49		ayn	nents on prepetition priority	claims. Enter the total amount, divided		0, of all priority	claims, such as	\$	0.00
12				ony claims, for which you were liable at ach as those set out in Line 33.	tne t	ime of your ban	kruptcy filing. Do	\$	136.79
			oter 13 administrative expensions administrative expense.	ses. Multiply the amount in Line a by the	amo	ount in Line b, a	and enter the		
50	a b		issued by the Executive Off	Chapter 13 plan payment. district as determined under schedules fice for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of	\$ x		1,000.00		
	С		Average monthly administr	rative expense of chapter 13 case	To	otal: Multiply Li	ines a and b	\$	63.00
51	T	ota	Deductions for Debt Payme	<b>nt.</b> Enter the total of Lines 47 through 5	50.			\$	857.23
				<b>Subpart D: Total Deductions f</b>	ron	n Income			
52	T	ota	of all deductions from incom	ne. Enter the total of Lines 38, 46, and 5	51.			\$	5,648.62
			Part V. DETERM	INATION OF DISPOSABLE	INC	COME UND	ER § 1325(b)(2	)	
53	T	ota	current monthly income. E	nter the amount from Line 20.				\$	5,348.62
54	pa	ıym	ents for a dependent child, rep	y average of any child support payments orted in Part I, that you received in accor sary to be expended for such child.				\$	0.00

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B 22C (Official Form 22C) (Chapter 13) (04/13)

		Enter the monthly total of (a) all amounts withheld by your employer from retirement plans, as specified in § 541(b)(7) and (b) all required repayments of fied in § 362(b)(19).	\$ 0	.00
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.			.62
	there is no reasonable alternative, de If necessary, list additional entries or provide your case trustee with doc	es. If there are special circumstances that justify additional expenses for which scribe the special circumstances and the resulting expenses in lines a-c below. In a separate page. Total the expenses and enter the total in Line 57. You must umentation of these expenses and you must provide a detailed explanation take such expense necessary and reasonable.		
57	Nature of special circumstance	^		
	a.	\$		
	b.	\$		
	c.	\$		
		Total: Add Lines	\$ 0	.00
58	Total adjustments to determine disresult.	\$ 5,648	.62	
59	Monthly Disposable Income Under	§ 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.	\$ -300	.00
	Other Ermonges List and Januarity		. 1 141 1 16	
60	of you and your family and that you	my monthly expenses, not otherwise stated in this form, that are required for the contend should be an additional deduction from your current monthly income us additional sources on a separate page. All figures should reflect your average a Monthly Amount    Monthly Amount	ınder §	
60	of you and your family and that you 707(b)(2)(A)(ii)(I). If necessary, list each item. Total the expenses.  Expense Description a. b. c.	contend should be an additional deduction from your current monthly income us additional sources on a separate page. All figures should reflect your average and additional sources on a separate page. Monthly Amount  S S S Total: Add Lines a, b, c and d S	ınder §	
60	of you and your family and that you 707(b)(2)(A)(ii)(I). If necessary, list each item. Total the expenses.  Expense Description a. b. c. d.	contend should be an additional deduction from your current monthly income us additional sources on a separate page. All figures should reflect your average of Monthly Amount    S	inder § monthly expense fo	or